

REMARKS

1. Applicant thanks the Examiners for their generous assistance provided during a telephone interview on February 24, 2010. During said interview, Applicant described previously-unclaimed subject matter, inclusion of which in the Claims it believed would overcome the pending rejection. The Examiners agreed that inclusion of the previously-unclaimed subject matter appeared to overcome the pending rejection and recommended that Applicant amend the independent Claims to include the subject matter.

2. **35 U.S.C. § 103**

Applicant incorporates its remarks from the February 16th response in their entirety as if fully set forth herein.

Applicant amends Claim 1 to describe:

“providing a thin wallet account providing a first set of services, the first set of services requiring a single authentication level;

presenting a thin wallet accountholder a one-time challenge/response mechanism; and

if the thin wallet accountholder clears the challenge, converting the thin wallet account to a full wallet account requiring multiple authentication levels and providing a different set of services for each authentication level.”

Support for the amendment is found at least at ¶¶ 0008, 0019, 0025, 0037-0038 and in Fig. 6 of U.S. patent application pub. no. 2005/0086068. No new matter is added by way of the amendments.

Claims 23 and 50 are amended in similar fashion to Claim 1.

Additionally, several of the dependent Claims are cancelled from the Application.

While “Random Deposit” describes verifying an account through the use of the described Random Deposit technique, there is no teaching or suggestion of providing a thin wallet account providing a first set of services, the first set of

services requiring a single authentication level; presenting a thin wallet accountholder a one-time challenge/response mechanism; and, if the thin wallet accountholder clears the challenge, converting the thin wallet account to a full wallet account requiring multiple authentication levels and providing a different set of services for each authentication level.” Accordingly, the present rejection is deemed overcome. Claims 23 and 50 are deemed allowable for the same reasons that Claim 1 is allowable. In view of their dependence from allowable parent Claims, the dependent Claims are deemed allowable without any separate consideration of their merits.

The foregoing amendments are made solely for the sake of expediency, in recognition of the Office policy of compact prosecution. They do not indicate agreement by Applicant with the Office’s position nor do they reflect intent to forsake Claim scope. Applicant respectfully reserves the right to pursue patent protection of a scope it reasonably believes it is entitled to in future submissions to the Office.

3. For the record, Applicant respectfully traverses any and all factual assertions in the file that are not supported by documentary evidence. Such include assertions based on findings of inherency, assertions based on Official Notice, and any other assertions of what is well known or commonly known in the prior art.

CONCLUSION

In view of the foregoing, the Application is deemed in allowable condition. Accordingly, Applicant respectfully requests reconsideration and prompt allowance of the claims. Should the Examiner have any questions regarding the Application, he is invited to contact Applicant's attorney at 650-474-8400.

Respectfully submitted,



Michael A. Glenn

Reg. No. 30,176

Customer No. 22862